

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-16533-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret Blake	David Blake
485 Summit Ave	485 Summit Ave
Hackensack, NJ 07601-1521	Hackensack, NJ 07601-1521

Social Security No.:	
xxx-xx-9585	xxx-xx-2926

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 3, 2024

JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Margaret Blake  
David Blake  
Debtors

Case No. 19-16533-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Jun 03, 2024

User: admin  
Form ID: cscnodsc

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2024:

Recip ID	Recipient Name and Address
db/jdb	Margaret Blake, David Blake, 485 Summit Ave, Hackensack, NJ 07601-1521
cr	+ 21st Mortgage Corporation, 222 Sussex Street, Harrison, NJ 07029-2124
cr	+ Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021
518155470	+ Superior Court of NJ, Bergen County Court, 10 Main St, Hackensack, NJ 07601-7069
518157203	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 03 2024 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 03 2024 21:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jun 03 2024 21:11:04	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518155463	Email/Text: ebn@21stmortgage.com	Jun 03 2024 21:21:00	21st Mortgage Corp, Attn: Legal, PO Box 477, Knoxville, TN 37901-0477
518155464	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 03 2024 21:39:36	Dept of Ed / Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635
518155465	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 03 2024 21:17:58	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
518155466	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 03 2024 21:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518155467	Email/Text: bankruptcydpt@mcmcg.com	Jun 03 2024 21:21:00	Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
518292816	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Jun 03 2024 21:17:36	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518270465	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2024 21:19:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
518155468	Email/Text: Bankruptcy.Notices@pnc.com	Jun 03 2024 21:19:00	Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
518155469	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 03 2024 21:19:00	State of New Jersey, N.J. Division of Taxation Bankruptcy Sec, PO Box 245, Trenton, NJ 08695-0245

District/off: 0312-2

User: admin

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Date Rcvd: Jun 03, 2024

Form ID: cscnodsc

Total Noticed: 16

518157203 ^ MEBN

Jun 03 2024 21:11:03

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael C. D'Aries	on behalf of Creditor 21st Mortgage Corporation michael.c.daries@irsounsel.treas.gov ahelfand@helfandlaw.com
Scott J. Goldstein	on behalf of Joint Debtor David Blake scott@wg-attorneys.com LawOfficesofScottJGoldsteinLLC@jubileebk.net;dontas@wg-attorneys.com
Scott J. Goldstein	on behalf of Debtor Margaret Blake scott@wg-attorneys.com LawOfficesofScottJGoldsteinLLC@jubileebk.net;dontas@wg-attorneys.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6